

Table I.B.3.b.(1)(2008) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.4%	92.4%	89.8%	87.5%	86.3%	86.9%	89.9%	86.8%
Industry group **								
Agric., fish., forest.	78.4%	94.2%	66.1%	56.3%	83.3%	100.0%	73.2%	81.9%
Mining and manufacturing	93.7%	92.4%	91.7%	92.5%	93.7%	94.2%	91.4%	94.0%
Construction	83.6%	90.4%	89.3%	86.8%	74.4%	79.3%	89.6%	78.3%
Utilities and transp.	89.6%	93.0%	92.1%	88.6%	92.6%	88.7%	92.8%	89.2%
Wholesale trade	91.9%	94.8%	93.6%	94.4%	91.5%	90.2%	94.5%	91.0%
Fin. svcs. and real estate	92.6%	95.4%	95.5%	89.7%	90.8%	92.8%	94.5%	92.3%
Retail trade	80.9%	90.4%	87.3%	87.3%	86.0%	77.3%	89.0%	79.1%
Professional services	89.7%	92.5%	92.0%	91.3%	87.3%	89.8%	91.8%	89.2%
Other services	78.4%	91.5%	83.7%	76.9%	74.2%	77.9%	83.6%	77.2%
Ownership								
For profit, incorporated	87.6%	92.3%	91.0%	89.0%	86.4%	86.7%	90.8%	86.8%
For profit, unincorporated	85.8%	92.9%	86.4%	80.3%	87.2%	85.3%	88.3%	85.0%
Nonprofit	87.6%	91.7%	84.3%	86.6%	85.3%	89.2%	85.4%	87.9%
Age of firm								
Less than 5 years	81.5%	91.8%	91.1%	79.7%	68.3%	76.8%	87.8%	74.6%
5-9 years	86.8%	91.2%	86.3%	84.8%	84.4%	89.3%	88.1%	85.4%
10-19 years	86.8%	92.0%	90.2%	86.0%	87.7%	80.8%	89.9%	84.8%
20 or more years	87.9%	93.2%	90.3%	89.4%	87.1%	86.9%	90.7%	87.3%
Unknown	87.3%	90.3%	100.0%	71.3%	83.3%	87.4%	91.5%	87.3%
Multi/single status								
2 or more locations	87.5%	93.9%	94.1%	89.5%	87.8%	87.3%	91.3%	87.4%
1 location only	87.1%	92.3%	89.6%	87.0%	84.2%	77.0%	89.8%	84.2%
Percent full-time employees								
Less than 25%	84.7%	90.7%	90.0%	87.0%	83.0%	83.6%	88.9%	83.8%
25-49 %	82.7%	90.1%	87.7%	83.6%	82.9%	81.3%	87.6%	81.8%
50-74 %	83.6%	92.2%	86.6%	82.4%	86.5%	81.7%	86.8%	82.9%
75% or more	88.1%	92.5%	90.2%	88.2%	86.4%	87.9%	90.4%	87.5%
Union presence								
No union employees	87.7%	92.4%	90.1%	87.7%	87.2%	86.5%	90.2%	86.9%
Has union employees	85.5%	92.9%	82.0%	86.0%	81.7%	86.4%	86.3%	85.5%
Unknown	87.8%	85.3%	90.4%	75.4%	79.5%	88.3%	80.3%	87.9%
Percent low wage employees								
50% or more low wage	77.1%	88.9%	78.8%	74.1%	77.1%	76.8%	79.1%	76.8%
Less than 50% low wage	89.8%	92.8%	91.5%	90.5%	88.7%	89.5%	91.7%	89.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2008) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.39%	0.60%	0.79%	0.76%	0.57%	0.39%	0.39%
Industry group **								
Agric., fish., forest.	6.59%	2.38%	13.62%	13.08%	16.06%	23.57%	8.21%	9.86%
Mining and manufacturing	0.58%	1.66%	1.35%	0.84%	1.25%	0.77%	1.23%	0.61%
Construction	1.51%	1.06%	0.91%	2.35%	3.39%	5.79%	1.07%	2.41%
Utilities and transp.	1.04%	1.60%	6.61%	4.08%	0.74%	1.40%	2.18%	1.27%
Wholesale trade	1.03%	0.75%	1.16%	1.11%	2.58%	1.70%	0.85%	1.34%
Fin. svcs. and real estate	0.92%	0.66%	1.34%	2.19%	2.38%	0.92%	0.94%	1.04%
Retail trade	0.99%	1.81%	1.89%	1.29%	0.90%	1.20%	1.61%	0.91%
Professional services	0.47%	0.74%	0.50%	0.92%	1.03%	0.74%	0.42%	0.61%
Other services	1.14%	0.43%	1.57%	2.45%	2.96%	2.04%	1.44%	1.41%
Ownership								
For profit, incorporated	0.31%	0.42%	0.45%	0.54%	0.98%	0.49%	0.44%	0.33%
For profit, unincorporated	1.15%	0.79%	1.56%	3.25%	1.38%	2.04%	1.27%	1.57%
Nonprofit	0.73%	1.36%	2.37%	1.94%	1.57%	1.54%	1.44%	0.82%
Age of firm								
Less than 5 years	2.10%	1.38%	1.52%	3.02%	6.71%	8.53%	1.39%	4.41%
5-9 years	0.95%	0.76%	1.47%	2.08%	2.28%	1.76%	0.80%	1.67%
10-19 years	0.78%	0.82%	1.57%	2.01%	1.40%	3.57%	0.64%	1.24%
20 or more years	0.30%	0.36%	0.87%	0.52%	0.99%	1.01%	0.51%	0.40%
Unknown	0.57%	19.40%	29.81%	11.21%	2.42%	0.55%	2.73%	0.57%
Multi/single status								
2 or more locations	0.41%	5.85%	1.13%	1.13%	0.95%	0.59%	1.14%	0.41%
1 location only	0.45%	0.36%	0.60%	0.93%	1.09%	3.45%	0.39%	0.69%
Percent full-time employees								
Less than 25%	1.64%	2.61%	6.50%	3.20%	3.44%	2.68%	1.98%	1.79%
25-49 %	1.44%	1.85%	1.52%	1.55%	2.29%	2.58%	1.54%	1.93%
50-74 %	1.02%	0.68%	1.54%	2.58%	2.48%	1.53%	1.58%	1.20%
75% or more	0.36%	0.41%	0.61%	0.65%	0.92%	0.53%	0.37%	0.40%
Union presence								
No union employees	0.37%	0.42%	0.60%	0.88%	0.68%	0.71%	0.44%	0.41%
Has union employees	1.05%	2.58%	4.51%	3.38%	1.98%	1.40%	2.41%	1.11%
Unknown	0.71%	4.46%	10.09%	7.77%	4.79%	0.78%	5.74%	0.70%
Percent low wage employees								
50% or more low wage	1.01%	1.05%	2.78%	2.31%	1.08%	1.61%	1.41%	1.07%
Less than 50% low wage	0.35%	0.36%	0.70%	0.54%	0.82%	0.55%	0.41%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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